



**Disability Insurance Program Rules & Regulations
Proposed Revisions Effective September 1, 2017**

(New Language in Purple)

A. Section 16.0 LTD Benefit Payment

To assist with the timely collection of overpaid STD wages from LTD beneficiaries, we are implementing a new provision requiring repayment to the State by The Hartford of any STD overpayments before a (current or former) employee is eligible for or receives LTD benefits. The claimant's LTD benefit will be offset/withheld until any STD overpayment is recovered and repaid to the State. For this reason, we recommend the addition of the following language to the DIP Rules & Regulations:

- 16.7 If the State of Delaware notifies the DIP insurance carrier and/or administrator that a claimant receiving LTD benefits has been overpaid STD benefits, the DIP insurance carrier and/or administrator shall make any LTD payments that it would otherwise pay to the claimant directly to the State of Delaware until the State of Delaware has been paid in full for the claimant's overpaid STD benefits.

